

## 2015 HEALTH INSURANCE PLANS RATE CHANGES FOR SMALL GROUP MARKET COVERAGE

The SCDOI has approved the rates and forms for health insurance issuers that are planning to write small group market coverage for calendar year 2015. All 2015 products – on and off the Exchange – will be available for purchase during the Open Enrollment Period that begins November 15<sup>th</sup> for coverage effective as soon as January 1, 2015. Below is a summary of the range of rate changes that have been approved for 2015 plans by company and market availability. The Department has published a separate summary of the range of rate changes impacting 2015 plans that will be available in the individual market (available online by clicking [here](#)).

### SMALL GROUP MARKET ISSUERS SEEKING EXCHANGE CERTIFICATION

| Company Name                               | Maximum Change | Minimum Change | Average Change |
|--|----------------|----------------|----------------|
| BlueChoice HealthPlan                      | 2.58%          | -4.04%         | 1.90%          |
| BlueCross BlueShield of South Carolina     | 6.05%          | 3.87%          | 4.17%          |
| Consumers' Choice Health Insurance Company | 43.60%         | -33.10%        | -2.20%         |
| <i>All Exchange Issuers Combined</i>       |                |                |                |
| Maximum Rate Change                        |                |                | 43.60%         |
| Minimum Rate Change                        |                |                | -33.10%        |
| Wt. Average Rate Change                    |                |                | 3.16%          |

### SMALL GROUP MARKET ISSUERS WRITING IN THE PRIVATE MARKET (OFF EXCHANGE)

| Company Name   | Maximum Change | Minimum Change | Average Change |
|--|----------------|----------------|----------------|
| Aetna Life Insurance Company                           | 0.00%          | -33.80%        | -21.20%        |
| BlueChoice HealthPlan                                  | 2.58%          | -4.04%         | 1.90%          |
| BlueCross BlueShield of South Carolina                 | 6.05%          | 3.87%          | 4.17%          |
| Consumers' Choice Health Insurance Company             | 43.60%         | -33.10%        | -2.20%         |
| Coventry Health and Life Insurance Company             | 16.60%         | 8.00%          | 9.20%          |
| Coventry Health Care of the Carolinas, Inc.            | 17.60%         | 2.00%          | 8.40%          |
| Federated Mutual Insurance Company                     | 7.16%          | -0.52%         | -0.36%         |
| John Alden Life Insurance Company                      | 8.00%          | -10.00%        | 3.00%          |
| Nippon Life Insurance Company of America               | 0.80%          | -11.90%        | -2.00%         |
| Time Insurance Company                                 | 8.00%          | -10.00%        | 3.00%          |
| UnitedHealthcare Insurance Company of the River Valley | -0.52%         | -0.52%         | -0.52%         |
| UnitedHealthcare Insurance Company                     | -0.52%         | -0.52%         | -0.52%         |
| <i>All Small Group Issuers Combined</i>                |                |                |                |
| Maximum Rate Change                                    |                |                | 43.60%         |
| Minimum Rate Change                                    |                |                | -33.80%        |
| Wt. Average Rate Change                                |                |                | 2.69%          |